

**Certificate of Notice Page 1 of 6**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Sadie B. Perez  
 Sadie B. Perez  
 Debtors

Case No. 18-10107-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: John  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 11

Date Rcvd: Oct 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2018.

db	+Sadie B. Perez, 5243 Westford Road, Philadelphia, PA 19120-3618
db	+Sadie B. Perez, MAILING ADDRESS, 6013 Walnut Street, Philadelphia, PA 19139-3713
cr	+WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRIST, Robertson, Anschutz & Schneid, P. L., 6409 Congress Avenue, suite 100, Boca Raton, FL 33487-2853
14092264	WILMINGTON SAVINGS FUND SOCIETY, FSB, dba CHRISTINA TRUST, c/o KEVIN W. LYNCH, 1240 N. Myrtlewood St., Philadelphia, PA 19121-4515
14086881	+WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTINA TRUST, c/o REBECCA ANN SOLARZ, 710 Market Street, Suite 5000, Philadelphia, PA 19106-2312
14042607	Wilmington Savings Fund Society, Robertson Anschutz PC, 6409 Congress Ave, Boca Raton, FL 33487-2853
14075306	+Wilmington Savings Fund Society, FSB, c/o Fay Servicing, LLC, 3000 Kellway Dr., Suite 150, Carrollton, TX 75006-3357

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov Oct 19 2018 02:30:14 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 19 2018 02:29:46 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 19 2018 02:29:59 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	E-mail/Text: megan.harper@phila.gov Oct 19 2018 02:30:14 City of Philadelphia, City of Philadelphia Law Department, c/o Joshua Domer, 1401 JFK Blvd. 5th Floor, Philadelphia, PA 19102

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 20, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2018 at the address(es) listed below:

AUTHERINE B. SMITH	on behalf of Debtor Sadie B. Perez	absmith256@gmail.com
DAVID A. SCHOLL	on behalf of Debtor Sadie B. Perez	judgescholl@gmail.com
JOSHUA DOMER	on behalf of Creditor	City of Philadelphia joshua.domer@phila.gov,
	karena.blaylock@phila.gov	
KEVIN G. MCDONALD	on behalf of Creditor	WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTINA TRUST
	bkgroupp@kmlawgroup.com	
KEVIN M. BUTTERY	on behalf of Creditor	WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTINA TRUST
	kbuttery@rascrane.com	
KEVIN W. LYNCH	on behalf of Creditor	WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTINA TRUST
	kwlynch@comcast.net	
REBECCA ANN SOLARZ	on behalf of Creditor	MIDFIRST BANK bkgroupp@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor	WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTINA TRUST
	bkgroupp@kmlawgroup.com	
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov	
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER, Esq.	ecfemails@phl3trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq.	ecfemails@phl3trustee.com,	philaecf@gmail.com

TOTAL: 11

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Sadie B. Perez	CHAPTER 13
<u>Debtor</u>	
Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2015- 14BTT	NO. 18-10107 ELF
<u>Movant</u>	
vs.	
Sadie B. Perez	11 U.S.C. Section 362
<u>Debtor</u>	
Kenneth J. Barnes	
<u>Co-Debtor</u>	
William C. Miller Esq.	
<u>Trustee</u>	

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtors' residence is **\$904.38**, which breaks down as follows;

Post-Petition Payments:	July 1, 2018 to September 1, 2018 at \$309.82/month
Suspense Balance:	\$25.08
<b>Total Post-Petition Arrears</b>	<b>\$904.38</b>

2. The Debtor shall cure said arrearages in the following manner:

a). Within seven (7) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of **\$904.38**.

b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$904.38** along with the pre-petition arrears;

c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due October 1, 2018 and continuing thereafter, Debtor shall pay to Movant the present regular monthly mortgage payment of \$309.82 (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month).

4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: September 21, 2018

By: /s/ Kevin G. McDonald  
Kevin G. McDonald, Esquire

Date: \_\_\_\_\_

\_\_\_\_\_  
David A. Scholl, Esquire  
Attorney for Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
William C. Miller  
Chapter 13 Trustee

Approved by the Court this 18th day of October, 2018. However, the court retains discretion regarding entry of any further order.

A handwritten signature in black ink, appearing to be 'ERL', written above a horizontal line.

**ERIC L. FRANK**  
**U.S. BANKRUPTCY JUDGE**

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Sadie B. Perez	Debtor	CHAPTER 13
Wilmington Savings Fund Society, FSB, doing business as Christiansa Trust, not in its individual capacity, but solely as trustee for BCAT 2015- 14BT	Movant	NO. 18-10107-ELF
vs.		11 U.S.C. Section 362
Sadie B. Perez	Debtor	
Kenneth J. Barnes	Co-Debtor	
William C. Miller Esq.	Trustee	

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Suspense Balance:	\$25.08
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Date: September 21, 2018

By: /s/ Kevin G. McDonald  
Kevin G. McDonald, Esquire

Date: \_\_\_\_\_

  
David A. Scholl, Esquire  
Attorney for Debtor

Date: 10/15/18

LeRoy Etheridge  
William C. Miller  
Chapter 13 Trustee  
NO OBJECTION  
\*without prejudice to any  
trustee rights or remedies.